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Docket No.: J2167.0247/P247
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Thomas W. Poplawski et al.

Application No.: 09/772,601

Art Unit: 3624

Filed: January 30, 2001

Examiner: G. R. Akers

For: ELECTRONIC BILL PRESENTMENT AND
PAYMENT SYSTEM AND METHOD

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

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Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated January 30, 2004 (Paper No. 10), please
amend the above-identified U.S. patent application as follows:

Remarks/Arguments begin on page 2 of this paper.